

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-18956 VFP

LYDIA PARRA,

Judge: PAPALIA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 6/2/2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER

CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SDS

Initial Debtor: /s/ LP

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$837.00 per month to the Chapter 13 Trustee, starting on July 1, 2020 for approximately 71 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$13,242.00 paid in through June 30, 2020

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modifications with respect to mortgage encumbering property:

Description:

Proposed date for completion:

☐ Loan modifications with respect to mortgage encumbering property:

Description:

Proposed date for completion:

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

The plan is being modified pursuant to the Coronavirus Aid, relief, and Economic Security Act ("CARES Act") because I have experienced a material financial hardship directly due to the COVID-19 Pandemic. Specifically, my 3rd floor tenant works in the repossession industry and she lost her job due to the COVID shutdown. To date she has been denied unemployment twice and she was the only person gainfully employed in her household and therefore has no income at this time and has not paid her rent. Without some relief I will not be able to meet all my monthly expenses.

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-----------------------------|------------------|---|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| MINION & SHERMAN | Attorney's Fees | \$4,000.00 (balance of original retainer) + \$700.00 in estimated supplemental fees (subject to court approval) |
| Internal revenue Service | Taxes | \$1,987.22 |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

| | | | |
|--|--|--|--|
| | | | |
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------------------------|-------------------------------|-------------|----------------------------|---|--|
| Specialized Loan Servicing | 386 Summer Ave. Newark, NJ | \$58,912.92 | n/a | \$59,912.92 | As per terms of note and mortgage |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| | | | | | | | |

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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|-----------------------|------------------------------|---------------------------------|--|
| Flagship Credit Corp. | 2016 Hyundai Elantra | \$15,000.00 | Surrender in full satisfaction of debt |

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
| | | |

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| | | | | |

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
| | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
| | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney's Fees
- 3) Priority Claims
- 4) Secured Claims
- 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/26/2019

Explain below **why** the plan is being modified:

The plan is being modified because Debtor has experienced a material financial hardship directly due to the COVID-19 Pandemic. See Part 1.e of plan.

Explain below **how** the plan is being modified:

The plan is being modified to extend plan by 2 years for a total of 7 years for the sole purpose of lowering monthly plan payment.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true

Date: 6/3/2020

/s/ Scott D. Sherman
Attorney for the Debtor

Date: 6/2/2020

/s/ Lydia Parra
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Lydia Parra
DebtorCase No. 19-18956-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 50

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db
518326563 +Lydia Parra, 386 Summer Ave., 1st Floor, Newark, NJ 07104-2812
518221705 American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
518310795 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518221706 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518221708 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: BP Oil / Citibank, Attn: Bankruptcy, Po Box 20363, Kansas City, MO 64195)
518280815 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518336837 FLAGSHIP CREDIT ACCEPTANCE, P.O. Box 3807 COPPELL TX 75019
518221716 +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518221720 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
518221722 +New Jersey Department of Community Affai, 101 South Broad Steet, Suite 800, Trenton, NJ 08608-2401
518221723 +North Star Capital Acquisition, LLC, 220 John Glenn Dr., Amherst, NY 14228-2246
518221724 Pluese Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
518221726 +Pressler & Pressler, 16 Wing Drive, Cedar Knolls, NJ 07927-1023
518221728 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695)
518221727 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518221732 +U S Dept Of Ed/Fisl/At, Po Box 2287, Atlanta, GA 30301-2287
518345065 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518221734 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 03 2020 23:13:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Jun 03 2020 23:13:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +E-mail/PDF: gecsedirecoverycorp.com Jun 03 2020 23:16:47
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518315728 +E-mail/Text: bnc@atlasacq.com Jun 03 2020 23:12:32 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
518221709 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 03 2020 23:17:42 Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091
518221710 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 03 2020 23:16:08 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518221712 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 03 2020 23:13:15 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518221713 +E-mail/PDF: creditonebknofications@resurgent.com Jun 03 2020 23:16:15 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518345675 E-mail/Text: bnc-quantum@quantum3group.com Jun 03 2020 23:13:22 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518221714 +E-mail/Text: electronicbkydocs@nelnet.net Jun 03 2020 23:13:31 Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518221715 +E-mail/Text: bknotice@ercbpo.com Jun 03 2020 23:13:33 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518221717 +E-mail/Text: bankruptcy@flagshipcredit.com Jun 03 2020 23:13:38 Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
518221718 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 03 2020 23:12:53 Internal Revenue Service, 955 S. Springfield Ave, Springfield, NJ 07081
518307551 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 03 2020 23:13:40 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518221711 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 03 2020 23:16:07 Chase, 800 Brooksedge Blvd, Westerville, OH 43081
518221719 +E-mail/Text: bncnotices@becket-lee.com Jun 03 2020 23:12:43 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518236224 E-mail/PDF: resurgentbknofications@resurgent.com Jun 03 2020 23:16:23 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518256844 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 03 2020 23:16:01 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518221721 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 03 2020 23:16:43 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518221725 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 03 2020 23:17:53 Portfolio Recoveries, Po Box 12914, Norfolk, VA 23541
518236987 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 03 2020 23:17:59 PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 50

Date Rcvd: Jun 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518301941 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 03 2020 23:13:40 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518331674 E-mail/Text: bnc-quantum@quantum3group.com Jun 03 2020 23:13:22
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
518224930 +E-mail/PDF: gecsedirecoverycorp.com Jun 03 2020 23:16:03 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518221729 +E-mail/PDF: gecsedirecoverycorp.com Jun 03 2020 23:17:37 Synchrony Bank/TJX,
Po Box 965015, Orlando, FL 32896-5015
518221730 +E-mail/PDF: gecsedirecoverycorp.com Jun 03 2020 23:16:48 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518221731 +E-mail/Text: bankruptcydepartment@tsico.com Jun 03 2020 23:14:00 Transworld System Inc,
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
518251455 +E-mail/Text: electronicbkydocs@nelnet.net Jun 03 2020 23:13:31 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518328502 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 03 2020 23:17:15 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518221733 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jun 03 2020 23:12:07
Verizon New Jersey Inc, Po Box 165018, Columbus, OH 43216
518221735 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 03 2020 23:13:55 Webbank/Gettinton,
Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518332701* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
Trenton, NJ 08695)
518221707 ##+Beneficial / Household Finance, Attn: Bankruptcy Dept, 961 Weigel Dr,
Elmhurst, IL 60126-1058
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 3, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LaSalle Bank National Association, as Trustee for Bear
Stearns Asset Backed Securities I Trust 2005-HE6, Asset- Backed Certificates, Series 2005-HE6
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor LaSalle Bank National Association, as Trustee for
Bear Stearns Asset Backed Securities I Trust 2005-HE6, Asset- Backed Certificates, Series
2005-HE6 rsolarz@kmlawgroup.com
Scott D. Sherman on behalf of Debtor Lydia Parra ssbankruptcy@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5